SERFF Tracking Number: UNUM-125854969 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: LBMP 08 Enhancement SERFF Tr Num: UNUM-125854969 State: ArkansasLH TOI: H14G Group Health - Hospital Indemnity SERFF Status: Closed State Tr Num: 40527

Sub-TOI: H14G.000 Health - Hospital Indemnity Co Tr Num: LBMP APP-2 State Status: Approved-Closed

Filing Type: Form Co Status: Reviewer(s): Rosalind Minor

Authors: Cathy Brooks, Donna Disposition Date: 10/15/2008

Mazloom, Angela Mctier, Lauren Sease, Annette Smith, Melissa

Allen, Tonia Garbutt

Date Submitted: 10/14/2008 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: LBMP 08 Enhancement

Project Number: LBMP App-2

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 10/08/2008

Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small and Large

Overall Rate Impact: Group Market Type: Employer

Filing Status Changed: 10/15/2008

State Status Changed: 10/15/2008 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for your consideration and approval is a revised application for use with previously approved group limited benefit hospital confinement indemnity policy forms:

Form Description _

LBMP App-2 Master Application

SERFF Tracking Number: UNUM-125854969 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

This application is exactly the same as the previous application which was approved on July 20, 2007. The only difference is on page two with the addition of four Plan Option boxes (Colonial Health Advantage-Standard, Colonial Health Advantage-Standard Plus, Colonial Health Advantage-Enhanced and Colonial Health Advantage-Premier) and the Critical Illness Options. These revisions allow the employer to choose from four additional plans. Benefits and benefit ranges for these four new plans were shown on the previously approved General & Specific Variables.

LBMP App-2 will be used to market our LBMP-P-OK, et al policy.

Additionally, we are enclosing for your review and approval the following advertising forms:

65891-1 Colonial Health Advantage Brochure

65900-1 Colonial Health Advantage Critical Illness Benefit Insert

These forms have been re-branded and reformatted from the original approval on September 14, 2007 with no other changes.

70287 Colonial Health Advantage Premier Plan Insert

This form is a brand new form and does not replace any forms currently on file with your department

In addition to this insert for the Premier Plan, there will also be three other inserts for the other three new plans, (Colonial Health Advantage-Standard Plus and Colonial Health Advantage-Enhanced) however; we chose not to submit since they will be exactly like the one above with the exception of different benefit amounts.

Company and Contact

Filing Contact Information

Lauren Sease, Senior Contract Analyst 1200 Colonial Life Boulevard Columbia, SC 29202

LFSease@unum.com (803) 213-6528 [Phone]

 SERFF Tracking Number:
 UNUM-125854969
 State:
 Arkansas

 Filing Company:
 Colonial Life & Accident Insurance Company
 State Tracking Number:
 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Filing Company Information

Colonial Life & Accident Insurance Company CoCode: 62049 State of Domicile: South Carolina

1200 Colonial Life Boulevard Group Code: 565 Company Type:

Post Office Box 1365

Columbia, SC 29202 Group Name: State ID Number:

(803) 798-7000 ext. [Phone] FEIN Number: 57-0144607

SERFF Tracking Number: UNUM-125854969 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Filing Fees

Fee Required? Yes
Fee Amount: \$95.00
Retaliatory? No

Fee Explanation: 3 advertising forms - \$75.00

1 application- \$20.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Colonial Life & Accident Insurance Company \$95.00 10/14/2008 23168319

CHECK NUMBER CHECK AMOUNT CHECK DATE

\$0.00

 SERFF Tracking Number:
 UNUM-125854969
 State:
 Arkansas

 Filing Company:
 Colonial Life & Accident Insurance Company
 State Tracking Number:
 40527

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TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	10/15/2008	10/15/2008

SERFF Tracking Number: UNUM-125854969 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Disposition

Disposition Date: 10/15/2008

Implementation Date: Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 UNUM-125854969
 State:
 Arkansas

 Filing Company:
 Colonial Life & Accident Insurance Company
 State Tracking Number:
 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Submission letter	Approved-Closed	Yes
Supporting Document	Readability Certification	Approved-Closed	Yes
Supporting Document	NAIC Transmittal	Approved-Closed	Yes
Form	Colonial Health Advantage Brochure- Wrapper	Filed-Closed	Yes
Form	Colonial Health Advantage Critical Illness Insert	Filed-Closed	Yes
Form	Colonial Health Advantage Premier Plan Insert	Filed-Closed	Yes
Form	Colonial Health Advantage Master Application	Approved-Closed	Yes

 SERFF Tracking Number:
 UNUM-125854969
 State:
 Arkansas

 Filing Company:
 Colonial Life & Accident Insurance Company
 State Tracking Number:
 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Form Schedule

Lead Form Number: LBMP App-2

Review	Form	Form Type	Form Name	Action	Action Specific	Readability	Attachment
Status	Number				Data		
Filed-	65891-1	Advertising	Colonial Health	Initial			65891-
Closed			Advantage Brochure-	-			1_LBMP
			Wrapper				Wrapper_9_2
							4.pdf
Filed-	65900-1	Advertising	Colonial Health	Initial			65900-
Closed			Advantage Critical				1_9_24.pdf
			Illness Insert				
Filed-	70287	Advertising	Colonial Health	Initial			70287_9_24.
Closed			Advantage Premier				pdf
			Plan Insert				
Approved-	LBMP App	- Application/	Colonial Health	Initial		53	LBMP Master
Closed	2	Enrollment	Advantage Master				Application - 2
		Form	Application				- John Doe
							65953[2].pdf



Can you afford to pay for the basics of health care?



Colonial Health Advantage_{sm}

Limited Benefit Medical Plan

Colonial Health Advantage_{sm} Group Limited Benefit Hospital Confinement Indemnity Insurance Product from Colonial Life & Accident Insurance Company

Now you have access to affordable coverage to help pay for those routine and not-so-routine health care costs that are a part of life.

About one-quarter of uninsured adults go without needed care due to cost each year.*

Today, having access to health care coverage is not a nice-to-have, it's a necessity. Whether it's a night in the hospital, diagnostic tests, a prescription or a simple trip to the doctor...do you have the means to pay for what you need?

Our Colonial Health Advantage product can help. It provides limited benefits to help cover health care needs ranging from doctor's office visits to diagnostic tests and hospital confinement.

Colonial Health Advantage:

- Helps cover the "basics" It pays limited benefits for specific services such as doctor's
 office visits; preventive or well-care visits; diagnostic, X-ray and laboratory; hospital
 confinement; and in some plans, prescription drugs.
- Does not have deductibles It pays limited indemnity or "flat amount" benefits for specific health care services.
- Offers affordable coverage for you, your spouse and your eligible dependent children – so you can have comfort in knowing your family has some help with health care expenses.
- Is simple to use As a covered insured, you receive an ID card to present to your health care providers.
 They file a claim for your expenses, and if there is any difference between their fee and the Colonial Health Advantage benefit they receive, you pay the difference.
- Can save you additional money through NPPN**

 a large national provider network from Coalition
 America, which you have access to through the
 Colonial Health Advantage plan. Health care providers in the NPPN network charge discounted fees, so you may pay less out of your pocket after your Colonial Health Advantage benefit is applied if you use a participating provider.
- Offers friendly, quality customer service and stability from an industry leader in voluntary benefits.

^{**} NPPN is not underwritten by Colonial Life & Accident Insurance Company.



 $[\]rm *''Five\ Basic\ Facts\ on\ the\ Uninsured,''\ The\ Kaiser\ Commission\ on\ Medicaid\ and\ the\ Uninsured,\ August\ 2008.$

Now, the coverage you need is within your reach.

For Colonial Health Advantage ID cards, claims and related services, contact:

Harrington Health, the benefits administrator for our Colonial Health Advantage product. Harrington Health is a nationally recognized benefits administration expert with more than 50 years of outstanding customer service.

300 W. Douglas Ave., 8th floor Wichita, KS 67202 1.877.737.0769

www. harringtonhealth.com



For all other requests, contact:

Colonial Life Customer Service Center P.O. Box 1365 Columbia, SC 29202-1365 1.866.858.8978

coloniallife.com



Colonial Life has been making benefits count for working Americans for nearly 70 years.

Benefit Worksheet For use by Colonial Life Benefits Representative	☐ Pre-tax
Coverage: (check one)	
☐ Individual - Employee	☐ Employee and Spouse (or Domestic Partner, if applicable in your state)
One-Parent Family - Employee and Dependent Children	☐ Two-Parent Family - Employee, Spouse (or Domestic Partner, if applicable in your state) and Dependent Children
Plan Selected	_
Premium Per Pay Period \$	Monthly Premium \$

This is a Group Limited Benefit Hospital Confinement Indemnity and Accidental Death & Dismemberment Plan. It is not designed to replace a major medical, other comprehensive and/or catastrophic plan. This is limited coverage that may not provide a reimbursement for all medical expenses you may incur.

In GA and TX, this is a Hospital Confinement Indemnity Plan, and in KS, it is a Group Limited Benefit Accident and Sickness Fixed Indemnity Plan.

Learn more about these and all of the benefits Colonial Life has to offer at coloniallife.com This brochure is not complete without the Outline of Coverage, form number LBMP-C-O, and state abbreviations, where used. (For example, in TX, form number LBMP-C-O-TX.)

This brochure highlights the benefits of policy form LBMP-P (including state abbreviations where applicable). This is not an insurance contract and only the actual policy provisions will control. The certificate sets forth in detail the rights and obligations of both you and us. It is, therefore, important that you READ YOUR CERTIFICATE CAREFULLY.



Making benefits count.

Colonial Life 1200 Colonial Life Boulevard Columbia, South Carolina 29210 coloniallife.com

65891-1 09/08

Colonial Life products are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing bra nd. "Colonial Health Advantage" is a service mark of Colonial Life & Accident Insurance Company.

Colonial Health Advantage_{SM} Limited Benefit Medical Plan

Colonial Life

Group Limited Benefit Hospital Confinement Indemnity Insurance

Making benefits count.

The medical and non-medical expenses that result from a critical illness can be overwhelming. The critical illness benefit included in this plan can help provide you extra financial protection in the event of a catastrophic illness.

- Provides a lump-sum payment upon diagnosis of a covered critical illness, for you to use where it's needed most.
- Payable regardless of any other individual insurance you may have with other insurance companies.
- Benefit paid directly to you unless you specify otherwise.
- If an additional, different covered critical illness is diagnosed more than 60 days from the date of diagnosis of the first critical illness, we will pay the benefit again.
 We will not pay more than 200% of the critical illness benefit amount for all critical illnesses, combined.

1 in 3 men and women has some form of cardiovascular disease.

Heart Disease and Stroke Statistics – 2007 Update, American Heart Association.

Covered Critical Illnesses

Benefits are payable if you are diagnosed with one of the following specified critical illnesses and the date of diagnosis is after the waiting period and while your coverage is in force. See the Outline of Coverage for complete details and definitions, including exclusions and limitations that apply.	We will pay this percentage of the critical illness benefit amount:
Cancer – The date of diagnosis is the date the tissue specimen, blood samples or titer(s) are taken, on which the first diagnosis of cancer is based.	100%
Heart Attack (myocardial infarction) – The date of diagnosis is the date the death (infarction) of a portion of the heart muscle occurred, subject to certain conditions.	100%
Stroke – The date of diagnosis is the date a stroke occurred, based on neuroimaging consistent with an acute or subacute abnormality or other neurodiagnostic study and presence of neurological deficits persisting for a period of at least 30 days.	100%
Major Organ Transplant – The date of diagnosis is the date the surgery occurs for covered transplants.	100%
End Stage Renal Failure – The date of diagnosis is the date that regular hemodialysis or peritoneal dialysis begins.	100%
Coronary Artery Bypass – The date of diagnosis is the date the coronary artery bypass surgery occurs for covered coronary artery bypass surgery.	25%
Carcinoma In Situ – The date of diagnosis is the date the tissue specimen, blood samples or titer(s) are taken, on which the first diagnosis of carcinoma in situ is based.	25%

continued on back

Benefit Worksheet For use by Colonial Life Benefits Representative Critical Illness benefit amount Amount for spouse (or domestic partner if applicable in your state) - if covered 50 percent of amount for named insured 50 percent of amount for named insured

The Group Limited Benefit Hospital Confinement Indemnity and Accidental Death & Dismemberment Insurance Certificate is not comprehensive major medical or hospitalization insurance coverage, and is not a substitute or replacement for major medical insurance. This is limited coverage. The certificate does not provide a reimbursement for all medical expenses you may incur.

This document is not complete without the Outline of Coverage, form number LBMP-C-O, and state abbreviations, where used. (For example in TX it is form number LBMP-C-O-TX.)

Certificates have exclusions and limitations that may affect benefits payable.

Benefits vary by state and may not be available in all states. See the outline of coverage for complete details.

Colonial Health Advantage_{sm} Premier Plan

Group Limited Benefit Hospital Confinement Indemnity Insurance



With Colonial Health Advantage , you have an ID card and access to affordable health care to help pay for those everyday medical expenses. There are no deductibles, and you can save money if you use providers in the large national network that's available with the plan. The providers can file a claim for your expenses, and if there is any difference between their fee and the Colonial Health Advantage benefit they receive, you pay the difference. **Now, the coverage you need is within your reach.**

Plan Benefit	Description	Benefit Amount
Doctor's Office Visit	 If you incur (still would prefer to use "receive" here) charges from a doctor's office or urgent care facility for treatment of a covered sickness or for injuries that result from a covered accident. Includes 1 visit to the Emergency Room due to a covered sickness. Maximum: up to 6 days for each covered person, per calendar year. 	\$75 per day
Preventive Care Visit	 If you incur charges from a doctor's office for preventive care. Preventive care is: immunizations; well baby doctor's office visits, including immunizations; routine physical exams; prostate cancer screenings; preventive doctor office visits; colorectal screenings; pap smears and mammograms. Maximum: up to 2 days for each covered person, per calendar year. 	\$75 per day
Diagnostic Testing, X-ray & Lab	 If you incur charges for outpatient X-rays, lab work or diagnostic tests ordered by a doctor. Not payable for diagnostic tests, X-rays or lab work received while in a hospital. Maximum: up to 3 days for each covered person, per calendar year. 	\$125 per day
Pharmacy	 After you pay a \$10 co-payment for each 30-day supply of a generic prescription drug obtained through a pharmacy, this benefit pays the charges that remain, up to the \$100 monthly maximum. A mail-order service is available for generic prescription drugs and may save you money. A discount for brand-name prescription drugs is available through pharmacies that participate in the Express Scripts® network.* Maximum: up to \$100 of benefits paid to the pharmacy for each covered person, per calendar month. 	Remainder of prescription charge after insured pays \$10 co-pay; up to \$100 per month
Hospital Confinement	 If you incur charges for confinement and treatment in a hospital for a covered sickness or injuries received in a covered accident. Maximum: up to 60 days for each covered person, per calendar year. 	\$400 per day
Hospital Intensive Care Unit	 If you incur charges for confinement and treatment in a hospital intensive care unit for a covered sickness or for injuries you receive in a covered accident. Maximum: up to 15 days for each covered person, per calendar year. 	\$800 per day

^{*}The brand discount is available through Express Scripts® and is not underwritten by Colonial Life & Accident Insurance Company.

Plan Benefit	Description	Benefit Amount
Hospital Admission	 For admission and confinement to a hospital for treatment of a covered sickness or for injuries you receive in a covered accident. Maximum: one admission benefit for each covered person, per calendar year. 	\$250 for one admission
Surgical	 If you incur charges for a surgical procedure performed to treat a covered sickness or injuries you receive in a covered accident, and a licensed anesthesiologist or a certified registered nurse anesthetist provides anesthesia. Each surgical procedure has its own specific benefit amount based on the Surgical Schedule. See it along with the plan's Outline of Coverage for details. Maximum: up to \$1,000 per surgical procedure. 	Up to \$1,000 maximum per procedure
Anesthesia	 If you incur charges for general anesthesia given by a licensed anesthesiologist or a certified registered nurse anesthetist during a surgical procedure covered under this plan, as listed above. Provided per surgical procedure for which a benefit is paid. Maximum: provides 20% of the surgical benefit that is payable, up to \$200 maximum, per surgical procedure. 	Up to \$200 maximum per procedure
Accident Lump-Sum	 If you incur charges from a doctor's office, emergency room or urgent care facility for medical treatment of injuries you receive in a covered accident. Maximum: up to 3 covered accidents for each covered person, per calendar year. 	\$300 per covered accident
Ambulance/Air Ambulance	 If you incur charges for transportation by a licensed professional ambulance or air ambulance company, to or from a hospital or between medical facilities, for treatment of a covered sickness or for injuries you receive in a covered accident. Maximum: up to 3 trips for each covered person, per calendar year. 	\$100 per trip
Accidental Death &	For suffering a loss, loss of use, or loss of life as the result of a covered accident.	\$25,000
Dismemberment	See your Outline of Coverage for definitions of "loss" and "loss of use."	\$12,500 spouse (if covered);
		\$12,500 dependent child (if covered)

What does "per day" mean? "Per day" means that the benefit is payable "per day," not "per service." For example: You break your arm and go to the doctor on Wednesday. The doctor orders three different X-rays, and you do them all on that Wednesday. The benefit payable for the X-rays is the "per day" amount shown. The benefit is paid "per day," not "per X-ray."

The Group Limited Benefit Hospital Confinement Indemnity and Accidental Death & Dismemberment Insurance Certificate is not comprehensive major medical or hospitalization insurance coverage, and is not a substitute or replacement for major medical insurance. This is limited coverage. The certificate does not provide a reimbursement for all medical expenses you may incur.

In GA and TX, this is a Hospital Confinement Indemnity Plan, and in KS, it is a Group Limited Benefit Accident and Sickness Fixed Indemnity Plan.

This document is not complete without the Outline of Coverage, form number LBMP-C-O, and state abbreviations, where used. (For example in TX it is form number LBMP-C-O-TX.) Certificates have exclusions and limitations that may affect benefits payable. Benefits vary by state and may not be available in all states. See the Outline of Coverage for complete details.

09/08

Colonial Life & Accident Insurance Company P.O. Box 1365 Columbia South Carolina 29202 Group Master Application for Group Limited Benefit Hospital Confinement Indemnity Insurance

Policyholder Section		<u>, </u>		
Policyholder Name			trol Number	
John K Doe		EXXXXXXX		
Home or Corporate Office Address				
Street City		State	zip Code	
123 Any Street Any	City	Any State	XXXXX	
	,	,		
Do you have employees located in other states Yes \square N	o 🗷 If yes, pleas	se list states h	nere:	
Policyholder Phone Number		Plan Admin	istrator Name	
111-111-1111		Sally Doe		
Nature Of Business			Effective Date of Coverage	
Any			/yy) 09-01-2009	
· ··· · ·		(777 07 01 2007	
Enrollment Information				
Initial Enrollment Dates	Start Date (mm	dd www	Stop Date (mm,dd,yyyy)	
Illitial Elliolilletit Dates	09-01-2008	i,uu,yyyy)	10-01-2008	
	09-01-2006		10-01-2006	
Policyholder Probationary Period			Indicate No. Of Days	
j j	nd future enrollm	mont(o)	Indicate No. Of Days	
If this is different by Employee Class or for the initial and future enrollm			XX	
please indicate:				
Eligibility Period is 31 days after satisfying the Policyho	ider Probationar	y perioa.		
Eligible Class				
■ All Active employees working a minimum ofX	Xregularly scl	heduled hou	rs per week, per year.	
Active employees are those who are working at the worksite for earnings that are paid regularly, and				
they are performing the material and substantial of				
must be:		- 9		
The employer's usual place of business;				
 An alternative worksite at the direction of t 				
 A location to which the named insured's job 				
A minimum of 15 hours per week is required and temporal	rary and seasona	al employees	are excluded.	
If eligibility differs by employee class, please complet	e the employee d	class section of	on page 2.	
Number of Eligible Employees XX				
<u> </u>				
Plan Type				
··	ntribution Yes 🗆	l No □		
If there is any employer contribution indicate appropria				
Named Insured (Employee) Only	•	□ 100% □ 75	% □ 50% □ Other:	
Named Insured & Family (Employee, Spouse, Dependent		□ 100% □ 75		
Children)		_ 100%	,, <u> </u>	
Flat Dollar Amount	(\$		

LBMP App - 2 65953-2

Colonial Life & Accident Insurance Company P.O. Box 1365 Columbia South Carolina 29210 Group Limited Benefit Hospital Confinement Indemnity Insurance

Employee Class and Plan Option Section

Signature of Licensed Agent

If benefits or employer contribution varies by employee class (salaried, hourly etc.) please indicate here.

1 3	, ,	, ,	, I		
Definition of Employee Class	Number of	Hours Worked	Plan	Percentage of	
	Employees	Per Week	Option	Employer Contribution	
Plan Options Applied For (Limited to [t	wo] choices.	Plans offered m	ust be sequ	iential):	
☐ Plan One ☐ Plan Two ☐ Plan Three ☑ Plan Four ☐ Plan Five ☐ Plan Six ☐ Plan Seven (Requires Home ☐ Plan Eight (Requires Home ☐ Custom Plan (Requires Home ☐ Colonial Health Advantage(state)	Office Approvalue Office Approv Standard Standard Plus Standard Plus	and may require val)	,000 □ \$7,5	00 □ \$10,000 ontribution)	
	 □ Colonial Health Advantage_(sm) Enhanced □ Colonial Health Advantage_(sm) Premier 				
Agreement Section With my signature below, I confirm I have read state the statements are true and have been cagreed that this application shall be attached until approved by Colonial Life & Accident Insu	ompleted to the as a part of the P	best of my knowled Policy applied for an	ge and belief.	It is understood and	
IMPORTANT NOTICE, PLEASE READ NOTE: This coverage is not intended to repla coverage is not major medical coverage. The designed to cover a part of the cost that a cov such as a doctor's office visit or a hospitalizati employees regarding the maximum coverage le	coverage provide ered person may on. I further agr	s only scheduled, lii incur upon the occu ee that we will info	mited indemni urrence of a co	ity benefits which are overed injury or sickness,	
Signed at: CityAny	St	ate <u>Any</u>		5/2008	
(x)			r	mm/dd/yyyy	
Agent Section					
I hereby certify that: (a) all information set for complied fully with the underwriting rules; (c) of my knowledge and belief the proposed Police	I have explained	the proposed insura			
(x)		License No <u>X</u>	XXXXX	Code No. XXXXX	

LBMP App - 2 65953-2

Fraud Warning Notice

For all states except those listed below:	Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits
Arkansas, Louisiana and West Virginia	a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. Any person who knowingly presents a false or fraudulent claim for payment for a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Colorado	It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines and denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
District of Columbia	WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefit if false information materially related to a claim was provided by the applicant.
Florida	All statements and information found in the application are deemed representations and not warranties. Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing false, incomplete or misleading information is guilty of a felony of the third degree.
Kentucky Kansas North Carolina	Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.
Maine	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.
New Jersey	Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
New Mexico	ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRUADULENT CLAIM FOR PAYMENT OR LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.
New York	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each violation.
Oklahoma	WARNING: Any person who knowingly and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Oregon and Texas	Any person who makes an intentional misstatement that is material to the risk may be found guilty of insurance fraud by a court of law.
Pennsylvania	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties. If coverage is <u>contested</u> , the company's only obligation will be to refund all premiums paid.
Tennessee	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties include imprisonment, fines and denial of coverage.
Virginia	Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.

LBMP App - 2 65953-2

 SERFF Tracking Number:
 UNUM-125854969
 State:
 Arkansas

 Filing Company:
 Colonial Life & Accident Insurance Company
 State Tracking Number:
 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UNUM-125854969 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 40527

Company Tracking Number: LBMP APP-2

TOI: H14G Group Health - Hospital Indemnity Sub-TOI: H14G.000 Health - Hospital Indemnity

Product Name: LBMP 08 Enhancement

Project Name/Number: LBMP 08 Enhancement/LBMP App-2

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice Approved-Closed 10/15/2008

Comments: See attached. Attachment:

COMPLIANCE CERTIFICATION.pdf

Review Status:

Bypassed -Name: Application Approved-Closed 10/15/2008

Bypass Reason: Please see the Form Schedule tab for the application.

Comments:

Review Status:

Satisfied -Name: Submission letter Approved-Closed 10/15/2008

Comments:
See attached
Attachment:

Submission Letter with rates-advertising.pdf

Review Status:

Satisfied -Name: Readability Certification Approved-Closed 10/15/2008

Comments:
See attached.
Attachment:

READABILITY COMPLIANCE CERTIFICATION.pdf

Review Status:

Satisfied -Name: NAIC Transmittal Approved-Closed 10/15/2008

Comments:
See attached.
Attachment:

AR NAIC Transmittal.pdf

COMPLIANCE CERTIFICATION

FORM:	LBMP App-2

I certify that this submission meets the provisions of Rule and Regulation 19 as well as all applicable requirements.

Laure J. Seare

October 13, 2008 Date

Lauren F. Sease Senior Compliance Contract Consultant



Colonial Life & Accident Insurance Company

1200 Colonial Life Boulevard Columbia, SC 29210 803.798.7000 coloniallife.com

October 13, 2008

Julie Benafield Bowman Commissioner of Insurance Arkansas Insurance Department Life & Health Division 1200 W 3rd Street Little Rock, AR 72201-1904

RE: NAIC#/Group: 62049 / 0565

Insurer: Colonial Life & Accident Insurance Company

Filing Type: Application, Actuarial Memorandum and Advertising

Form(s): LBMP App – 2, 65891-1, 65900-1 & 70287

Dear Commissioner:

Enclosed for your consideration and approval is a revised application for use with previously approved group limited benefit hospital confinement indemnity policy forms:

<u>Form</u>	Description
LBMP App-2	Master Application

This application is exactly the same as the previous application which was approved on May 24, 2007. The only difference is on page two with the addition of four Plan Option boxes (Colonial Health Advantage-Standard, Colonial Health Advantage-Standard Plus, Colonial Health Advantage-Enhanced and Colonial Health Advantage-Premier) and the Critical Illness Options. These revisions allow the employer to choose from four additional plans. Benefits and benefit ranges for these four new plans were shown on the previously approved General & Specific Variables.

LBMP App-2 will be used to market our LBMP-P- et al policy.

Additionally, we are enclosing for your review and approval the following advertising forms:

65891-1 Colonial Health Advantage Brochure

65900-1 Colonial Health Advantage Critical Illness Benefit Insert

These forms have been re-branded and reformatted from the original approval on July 17, 2007 with no other changes.

70287 Colonial Health Advantage Premier Plan Insert

This form is a brand new form and does not replace any forms currently on file with your department

In addition to this insert for the Premier Plan, there will also be three other inserts for the other three new plans, (Colonial Health Advantage-Standard, Colonial Health Advantage-Standard Plus and Colonial Health Advantage-Enhanced) however; we chose not to submit since they will be exactly like the one above with the exception of different benefit amounts.

The filing fee of \$95.00 has been submitted by SERFF/EFT.

[If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 6528. My email address is lfsease@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,

Senior Compliance Contract Consultant

Enclosures

READABILITY COMPLIANCE CERTIFICATION

Form No.	Flesch Score
LBMP App-2	53.1

This is to certify that the attached Forms (listed above) have achieved the above Flesch Reading Ease Score and comply with the requirements of Arkansas Stat. Ann. § §66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Lauren F. Sease
Senior Compliance Contract Consultant

October 13, 2008

Date

Life, Accident & Health, Annuity, Credit Transmittal Document (Revised 1/1/06)

1.	Prepared for the State of	Arkansas						
2.	Department Use Only							
2.	State Tracking ID							
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Gro	oup#	NAIC#	FEIN#	
PO	onial Life & Accident Insurar BOX 1365 umbia SC 29202	nce Company	SC		0565		62049	57-0144607
4.	Contact Name & Address	Telephone #		Fax # E-mail Address				
PO B	en F. Sease OX 1365 nbia SC 29202	800 845-7330 ext					lfsease@coloniallife.com	
5.	Requested Filing Mode Requested Filing Mode Review & Approval							
6.	Company Tracking Numb	er LBMP Ap	p-2					
7.	X New Submission	Resubmission		us file #				
		Individ	lual	ranchise				
8.			☐ Small ☐ Large ☐ Small and Large					
9.	Type of Insurance	H14G-Group Health-Hospital Indemnity						
10.	Product Coding Matrix Filing Code	H14G.000	H14G.000 Health – Hospital Indemnity					
11.	Submitted Documents	Rates New R FILING Please expl SUPPORT Articles o Association	ation/Enrolln le of Benefits ate Re GOTHER T lain: TING DOCU f Incorporation on Bylaws of Variabilit Memorandum	vised Rate HAN FORM MENTATIO on	<u>DN</u>	sement 'arty Au	Ad Ad	rtificate vertising

Effective January 1, 2006

LHTD-1, Page 1 of 2

12.	Filing Submission Date	October 13, 2008				
13	Filing Fee	Amount \$95.0	0 (EFT)	Check Date		
	(If required)	Retaliatory \[\subseteq \text{Y}	es 🛛 No	Check Number		
14.	Date of Domiciliary Approval	10/08/08				
15.	Filing Description:					
				olication for use with previously approved		
	group limited benefit hospital		nity policy to	rms:		
	Form LBMP App-2	Description Master Application				
	This application is exactly the same as the previous application which was approved on May 24, 2007. The only difference is on page two with the addition of four Plan Option boxes (Colonial Health Advantage-Standard, Colonial Health Advantage-Standard Plus, Colonial Health Advantage-Enhanced and Colonial Health Advantage-Premier) and the Critical Illness Options. These revisions allow the employer to choose from four additional plans. Benefits and benefit ranges for these four new plans were shown on the previously approved General & Specific Variables.					
	LBMP App-2 will be used to r	narket our LBMP-P-	et al policy.			
	Additionally, we are enclosing	for your review and	l approval th	ne following advertising forms:		
	65891-1 Colonial Health Advantage Brochure 65900-1 Colonial Health Advantage Critical Illness Benefit Insert					
	These forms have been re-branded and reformatted from the original approval on July 17, 2007 with no other changes.					
	70287 Colonia	ıl Health Advantage	Premier Pla	in Insert		
	This form is a brand new form	and does not repla	ce any form	s currently on file with your department		
	In addition to this insert for the Premier Plan, there will also be three other inserts for the other three new plans, (Colonial Health Advantage-Standard, Colonial Health Advantage-Standard Plus and Colonial Health Advantage-Enhanced) however; we chose not to submit since they will be exactly like the one above with the exception of different benefit amounts.					
16. Certification (If required)						
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u> .						
Priı	Print Name Wendy Smith Title Assistant Secretary					

Signature

Wendy Snith

Date: October 13, 2008

17.		Form Filin	g Attachment	
This	filing transmittal is part of company track	king number	LBMP App-2	
This	filing corresponds to rate filing company	tracking number		
	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Limited Benefit Master Application	LBMP App-2	X Initial Revised Other	
02			☐ Initial ☐ Revised ☐ Other	
03			☐ Initial ☐ Revised ☐ Other	
04			☐ Initial ☐ Revised ☐ Other	
05			☐ Initial☐ Revised☐ Other	
06			☐ Initial☐ Revised☐ Other	
07			☐ Initial ☐ Revised ☐ Other	
08			☐ Initial ☐ Revised ☐ Other	_
09			☐ Initial ☐ Revised ☐ Other	
10			☐ Initial	

LH FFA-1

Revised
Other

18.	Rate Filing Attachment				
This	filing transmittal is part of company track	king number			
This	filing corresponds to form filing company	tracking number			
Over	all percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number	
	Description				
01			New		
		1	Revised		
			Request +%% Other		
02			New		
_			Revised		
			Request +%%		
			Other		
03			☐ New ☐ Revised		
			Request +%%		
			Other		
04			☐ New		
			Revised		
			Request +%%		
05			Other		
			Revised		
			Request +%%		
0.5			Other		
06			☐ New ☐ Revised		
			Request +%%		
			Other		
07			New		
			Revised		
			Request +%% Other		
08			New		
			Revised		
			Request +%%		
00			Other		
09			☐ New ☐ Revised		
			Request +%%		
			Other		
10			New		
			Revised		
			Request +%% Other		
LH RFA	<u> </u> -1	I			